



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [FIRST INTERSTATE BANCSYSTEM, INC.](#)

City/State [BILLINGS, MT](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [19,373,067](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST INTERSTATE BANCSYSTEM, INC.](#)

[401 NORTH 31ST STREET](#)

[BILLINGS, MT 59101](#)

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Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	18,516,470	15,596,045	16,045,162	14,164,640	12,618,259
Net income (\$000)	141,048	114,287	161,144	180,996	160,246
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.66	2.65	48	3.16	2.80	72	3.11	2.77	72	3.51	3.01	76	3.46	3.08	67
+ Non-interest income	0.81	1.09	38	1.04	1.21	50	0.97	1.21	44	1.03	1.32	48	1.06	1.31	46
- Overhead expense	2.19	2.21	51	2.48	2.59	57	2.42	2.57	51	2.78	2.69	61	2.80	2.71	61
- Provision for credit losses	-0.04	-0.12	64	0.46	0.66	31	0.35	0.51	30	0.10	0.15	41	0.07	0.14	30
+ Securities gains (losses)	0	0.01	57	0	0.03	32	0	0.02	39	0	0.01	52	0	0	32
+ Other tax equivalent adjustments	0	0	11	0	0	87	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.32	1.76	14	1.27	0.91	73	1.31	1.04	68	1.66	1.56	58	1.65	1.57	56
Net operating income	1.02	1.34	18	0.98	0.70	74	1	0.81	69	1.28	1.19	55	1.27	1.24	52
Net income	1.02	1.34	18	0.98	0.71	73	1	0.82	68	1.28	1.19	55	1.27	1.24	51
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.84	3.12	28	3.77	3.64	56	3.61	3.55	52	4.45	4.41	56	4.17	4.24	47
Interest expense	0.10	0.26	14	0.20	0.58	9	0.18	0.52	7	0.47	1.08	10	0.35	0.86	10
Net interest income (tax equivalent)	2.74	2.85	38	3.56	3.05	77	3.43	3.01	72	3.98	3.33	76	3.81	3.38	73
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	42	0.14	0.28	41	0.15	0.27	42	0.16	0.21	50	0.09	0.22	35
Earnings coverage of net loan and lease losses (X)	38.68	26.30	70	20.08	20.97	63	18.66	22.91	61	18.01	24.40	57	27.58	21.75	72
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.40	1.32	63	1.43	1.58	45	1.47	1.58	48	0.82	0.83	49	0.86	0.90	46
Allowance for loan and lease losses / Total loans and leases	1.40	1.30	63	1.42	1.55	47	1.46	1.55	48	0.81	0.81	50	0.86	0.89	47
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.33	0.58	24	0.49	0.71	34	0.42	0.71	27	0.57	0.57	51	0.81	0.61	72
30–89 days past due loans and leases / Total loans and leases	0.28	0.29	57	0.35	0.37	59	0.55	0.39	75	0.42	0.43	57	0.60	0.44	76
Liquidity and Funding															
Net noncore funding dependence	-5.56	-3.31	42	-4.65	6.19	21	-5.59	3.20	26	-0.31	14.45	13	2.40	16.62	10
Net short-term noncore funding dependence	-5.90	-9.17	56	-5.10	-2.71	32	-6.07	-4.76	41	-0.90	3.38	28	0.75	4.66	23
Net loans and leases / Total assets	49.19	58.81	19	59.22	63	27	55.17	61.58	23	61.18	63.77	32	63.37	63.98	34
Capitalization															
Tier 1 leverage ratio	7.81	9.07	16	8.62	9.05	42	8.16	9.13	20	10.13	9.76	64	9.47	9.71	44
Holding company equity capital / Total assets	10.25	10.79	42	11.59	11.12	58	11.10	11.16	48	13.75	12.43	65	12.74	12.22	63
Total equity capital (including minority interest) / Total assets	10.25	10.91	41	11.59	11.24	57	11.10	11.29	45	13.75	12.57	65	12.74	12.27	63
Common equity tier 1 capital / Total risk-weighted assets	11.59	12.64	34	11.80	12.26	44	11.57	12.38	39	12.62	12.17	66	11.40	12.12	44
Net loans and leases / Equity capital (X)	4.80	5.47	36	5.11	5.73	38	4.97	5.58	38	4.45	5.21	30	4.97	5.29	43
Cash dividends / Net income	54.03	27.22	93	91.81	49.74	87	79.78	42.30	91	43.74	33.12	71	40	27.31	74
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	13.50	9.51	69	16.10	16.67	57	20.52	16.68	65	10.12	9.26	65	8.86	7	69
Equity capital	0.37	7.52	15	-0.25	6.54	16	-2.69	6.99	10	18.89	10.49	82	18.65	7.89	83
Net loans and leases	-5.72	-0.66	27	11.99	12.75	57	8.69	9.07	59	6.32	9.10	56	11.76	7.89	76
Noncore funding	18.14	-21.64	91	7.26	-6.57	71	30.68	-12.18	92	-4.06	6.59	32	11.35	10.67	58
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	4.97	10.65	35	4.98	13.73	33	5.03	13.56	34	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.17	103.15	24	100.33	103.27	36	101.44	102.81	42	94.37	103.22	8	97.34	103.10	18
Cash from ops + noncash items + op expense / Op expense + dividends	145.26	155.61	53	87.91	142.45	20	91.06	147.24	15	157.68	190.27	41	168.31	174.91	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	324,873	336,295	453,223	470,690	404,350	-3.40	70.00
Income from lease financing receivables.....	147	115	136	229	239	27.83	-16.48
Fully taxable income on loans and leases.....	321,934	332,516	448,389	465,611	399,052	-3.18	71.24
Tax-exempt income on loans and leases.....	3,086	3,894	4,970	5,308	5,537	-20.75	-5.80
Estimated tax benefit on income on loans and leases.....	820	287	336	380	1,483	186.06	-56.16
Income on loans and leases (tax equivalent).....	325,840	336,697	453,695	471,299	406,072	-3.22	68.70
Investment interest income (tax equivalent).....	53,679	50,115	66,273	64,400	58,460	7.11	92.30
Interest on balances due from depository institutions.....	1,678	3,421	4,003	18,637	11,297	-50.95	-3.23
Interest income on other earning assets.....	762	822	912	1,561	1,308	-7.30	-4.87
Total interest income (tax equivalent)	381,959	391,055	524,883	555,897	477,137	-2.33	70.83
Interest on time deposits of \$250K or more	771	2,287	2,651	4,587	1,902	-66.29	
Interest on time deposits < \$250K.....	3,205	9,215	10,819	17,560	10,138	-65.22	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,433	3,764	4,540	27,135	20,482	-35.36	-34.75
Interest on other borrowings and trading liabilities.....	2,639	3,923	5,007	9,434	7,714	-32.73	1.58
Interest on subordinated debt and mandatory convertible securities	4,051	2,026	3,376	0	360	99.95	288.40
Total interest expense.....	13,099	21,215	26,393	58,716	40,596	-38.26	0.18
Net interest income (tax equivalent).....	368,860	369,840	498,490	497,181	436,541	-0.26	75.22
Non-interest income.....	112,395	121,939	156,054	146,045	133,999	-7.83	25.13
Adjusted operating income (tax equivalent)	481,255	491,779	654,544	643,226	570,540	-2.14	60.24
Overhead expense.....	303,635	290,204	388,117	393,886	353,250	4.63	67.85
Provision for credit losses.....	-5,129	53,649	56,894	13,850	8,612		
Securities gains (losses)	204	83	246	109	-118	145.78	-34.62
Other tax equivalent adjustments	-3	69	0	0	0		
Pretax net operating income (tax equivalent).....	182,950	148,078	209,779	235,599	208,560	23.55	65.07
Applicable income taxes	40,255	33,305	48,119	54,111	46,173	20.87	9.89
Tax equivalent adjustments	1,647	486	516	492	2,141	238.89	-50.54
Applicable income taxes (tax equivalent).....	41,902	33,791	48,635	54,603	48,314	24.00	4.85
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	141,048	114,287	161,144	180,996	160,246	23.42	99.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	141,048	114,287	161,144	180,996	160,246	23.42	99.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	141,048	114,287	161,144	180,996	160,246	23.42	99.02
Investment securities income (tax equivalent).....	53,679	50,115	66,273	64,400	58,460	7.11	92.30
US Treasury and agency securities (excluding mortgage-backed securities)	4,719	3,534	4,504	8,269	11,131	33.53	-8.95
Mortgage-backed securities	32,364	38,410	49,404	48,409	38,446	-15.74	94.62
All other securities	16,596	8,171	12,365	7,722	8,883	103.10	171.95
Cash dividends declared.....	76,208	104,928	128,564	79,163	64,096	-27.37	158.19
Common	76,208	104,928	128,564	79,163	64,096	-27.37	158.19
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.75	2.90	37	3.34	3.35	51	3.27	3.27	51	3.92	4	44	3.78	3.87	42
Less: Interest expense	0.09	0.24	15	0.18	0.54	8	0.16	0.48	8	0.41	0.98	11	0.32	0.79	10
Equals: Net interest income (tax equivalent)	2.66	2.65	48	3.16	2.80	72	3.11	2.77	72	3.51	3.01	76	3.46	3.08	67
Plus: Non-interest income	0.81	1.09	38	1.04	1.21	50	0.97	1.21	44	1.03	1.32	48	1.06	1.31	46
Equals: adjusted operating income (tax equivalent)	3.47	3.80	32	4.20	4.06	62	4.08	4.04	58	4.54	4.41	59	4.52	4.46	53
Less: Overhead expense	2.19	2.21	51	2.48	2.59	57	2.42	2.57	51	2.78	2.69	61	2.80	2.71	61
Less: Provision for credit losses	-0.04	-0.12	64	0.46	0.66	31	0.35	0.51	30	0.10	0.15	41	0.07	0.14	30
Plus: Realized gains (losses) on held-to-maturities securities	0	0	1	0	0	46	0	0	1	0	0	4	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	65	0	0.03	34	0	0.02	39	0	0.01	52	0	0	31
Plus: other tax equivalent adjustments	0	0	11	0	0	87	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.32	1.76	14	1.27	0.91	73	1.31	1.04	68	1.66	1.56	58	1.65	1.57	56
Less: Applicable income taxes (tax equivalent)	0.30	0.41	20	0.29	0.21	72	0.30	0.23	71	0.39	0.36	57	0.38	0.33	64
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.02	1.34	18	0.98	0.70	74	1	0.81	69	1.28	1.19	55	1.27	1.24	52
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.02	1.34	18	0.98	0.71	73	1	0.82	68	1.28	1.19	55	1.27	1.24	51
Memo: Net income (last four quarters)	1.03	1.30	21	1.08	0.81	73	1	0.82	68	1.28	1.19	55	1.27	1.24	51
Net income—BHC and noncontrolling (minority) interest	1.02	1.35	17	0.98	0.72	73	1	0.83	68	1.28	1.20	55	1.27	1.25	50
Margin Analysis															
Average earning assets / Average assets	96.88	93.09	89	88.77	92.11	11	90.63	92.32	28	88.21	91.05	22	90.74	91.48	41
Average interest-bearing funds / Average assets	61.01	61.98	52	60.86	64.67	32	60.88	64.06	36	61.56	65.57	32	63.58	65.56	37
Interest income (tax equivalent) / Average earning assets	2.84	3.12	28	3.77	3.64	56	3.61	3.55	52	4.45	4.41	56	4.17	4.24	47
Interest expense / Average earning assets	0.10	0.26	14	0.20	0.58	9	0.18	0.52	7	0.47	1.08	10	0.35	0.86	10
Net interest income (tax equivalent) / Average earning assets	2.74	2.85	38	3.56	3.05	77	3.43	3.01	72	3.98	3.33	76	3.81	3.38	73
Yield or Cost															
Total loans and leases (tax equivalent)	4.37	4.07	72	4.67	4.35	71	4.66	4.27	72	5.29	5.09	71	4.89	4.95	53
Interest-bearing bank balances	0.12	0.13	27	0.44	0.36	70	0.32	0.27	69	2.31	2.04	68	1.95	1.64	78
Federal funds sold and reverse repos	0	0.25	21	0.88	0.75	62	0.70	0.68	61	2.35	2.44	60	0.29	2.17	6
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.83	3.09	27	3.76	3.61	58	3.61	3.51	54	4.45	4.36	56	4.15	4.20	50
Investment securities (tax equivalent)	1.16	1.77	10	2.11	2.36	26	1.88	2.25	23	2.38	2.76	18	2.29	2.68	19
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	1.23	27	1.75	1.85	50	1.58	1.75	40	1.58	2.32	11	1.89	2.05	40
Mortgage-backed securities	1.20	1.55	18	2.05	2.17	31	1.91	2.05	31	2.40	2.61	20	2.13	2.50	8
All other securities	1.89	2.85	21	2.30	3.28	13	2.22	3.24	13	2.93	4.06	14	2.94	4.20	20
Interest-bearing deposits	0.06	0.22	10	0.17	0.60	5	0.15	0.53	4	0.47	1.10	9	0.41	0.81	15
Time deposits of \$250K or more	0.57	0.70	38	1.37	1.53	33	1.23	1.42	29	1.73	1.96	30	1.04	1.44	19
Time deposits < \$250K	0.55	0.67	40	1.24	1.47	29	1.13	1.36	26	1.56	1.82	31	1.06	1.29	34
Other domestic deposits	0.04	0.16	6	0.07	0.41	0	0.06	0.36	0	0.41	0.93	11	0.33	0.67	15
Foreign deposits	0	0.12	0	0	0.48	0	0	0.42	0	0	1.19	0	0	0.97	0
Federal funds purchased and repos	0.05	0.18	20	0.12	0.71	7	0.10	0.62	4	0.51	1.86	17	0.40	1.51	15
Other borrowed funds and trading liabilities	1.06	1.29	42	4.33	1.54	96	4.67	1.50	97	8.86	2.38	99	7.25	2.28	99
All interest-bearing funds	0.15	0.38	12	0.30	0.82	6	0.27	0.74	6	0.67	1.49	8	0.51	1.19	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income	112,395		121,939		156,054		146,045		133,999			
Fiduciary activities income	15,031		13,865		19,093		19,160		18,998			
Service charges on deposit accounts - domestic	13,982		14,820		19,635		23,749		24,336			
Trading revenue.....	1,436		6,363		7,719		2,500		1,609			
Investment banking fees and commissions.....	4,069		3,618		4,719		4,656		4,202			
Insurance activities revenue.....	77		118		118		212		324			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	12,813		1,705		4,150		16,372		17,935			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	21,777		38,266		43,695		26,642		18,708			
Other non-interest income.....	43,210		43,184		56,925		52,754		47,887			
Total overhead expenses	303,635		290,204		388,117		393,886		353,250			
Personnel expense.....	166,350		165,580		222,536		206,873		188,675			
Net occupancy expense.....	39,120		37,126		50,560		47,088		42,201			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	7,491		8,204		10,861		11,154		7,889			
Other operating expenses.....	90,674		79,294		104,160		128,771		114,485			
Fee income on mutual funds and annuities.....	4,069		3,625		4,725		4,667		4,201			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	2,368		2,455		2,615		2,473		2,330			
Average personnel expense per employee.....	70.25		67.45		85.10		83.65		80.98			
Average assets per employee.....	7,819.46		6,352.77		6,135.82		5,727.72		5,415.56			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.62	2.14	72	2.97	2.09	67	3.03	2.02	69	3.20	2.72	61
Overhead expenses / Net Interest Income + non-interest income	63.31	58.85	69	59.06	62.06	43	59.34	62.28	41	61.28	61.29	54
Percent of Average Assets												
Total overhead expense	2.19	2.21	51	2.48	2.59	57	2.42	2.57	51	2.78	2.69	61
Personnel expense.....	1.20	1.23	46	1.42	1.30	61	1.39	1.30	61	1.46	1.41	52
Net occupancy expense.....	0.28	0.24	70	0.32	0.26	73	0.32	0.26	71	0.33	0.28	71
Other operating expenses.....	0.71	0.72	59	0.75	0.95	38	0.72	0.94	34	0.99	0.97	66
Overhead less non-interest income	1.38	1.08	74	1.44	1.27	67	1.45	1.25	69	1.75	1.32	78
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	63.09	58.34	71	59.01	61.60	47	59.30	61.82	45	61.24	60.64	56
Personnel expense.....	34.57	32.89	60	33.67	32.31	54	34	32.36	57	32.16	32.39	49
Net occupancy expense.....	8.13	6.26	79	7.55	6.55	68	7.72	6.58	68	7.32	6.52	64
Other operating expenses.....	20.40	18.68	67	17.79	22.16	35	17.57	22.28	32	21.75	21.20	65
Total non-interest income	23.35	28.20	40	24.80	28.52	45	23.84	28.83	42	22.71	29.23	44
Fiduciary activities income	3.12	2.27	68	2.82	2.06	67	2.92	2.09	68	2.98	1.97	68
Service charges on domestic deposit accounts	2.91	3.25	40	3.01	3.23	42	3	3.27	44	3.69	3.88	45
Trading revenue.....	0.30	0.68	65	1.29	1.37	72	1.18	1.28	71	0.39	1.18	52
Investment banking fees and commissions.....	0.85	2.46	37	0.74	2.59	32	0.72	2.46	33	0.72	3.54	32
Insurance activities revenue.....	0.02	0.38	39	0.02	0.41	40	0.02	0.41	36	0.03	0.47	41
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	41
Net servicing fees	2.66	0.56	90	0.35	-0.04	75	0.63	0.01	86	2.55	0.28	96
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.53	3.64	69	7.78	3.74	81	6.68	3.92	75	4.14	1.86	84
Other non-interest income.....	8.98	9.39	59	8.78	9.49	53	8.70	9.65	52	8.20	10.04	49
Overhead less non-interest income	39.74	29.67	78	34.22	31.97	54	35.45	31.93	56	38.53	31.06	70
Applicable income taxes / Pretax net operating income (tax equivalent).....	22	21.49	54	22.49	18.64	74	22.94	18.63	78	22.97	20.56	72
Applicable income tax + TE / Pretax net operating income + TE	22.90	23.11	49	22.82	22.16	52	23.18	21.18	63	23.18	23.23	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	7,063,925	6,587,163	6,691,776	6,281,670	5,811,205	7.24	98.82	
Commercial and industrial loans	1,312,981	2,226,126	1,788,083	1,268,900	1,196,240	-41.02	77.10	
Loans to individuals	951,901	1,042,995	1,024,042	1,043,188	1,058,327	-8.73	0.94	
Loans to depository institutions and acceptances of other banks	735	326	240	1,288	1,241	125.46	-17.97	
Agricultural loans	212,434	274,662	247,635	279,112	254,842	-22.66	39.03	
Other loans and leases	143,558	157,250	150,776	162,908	180,801	-8.71	3.83	
Less: Unearned income	20,457	34,356	20,984	5,549	3,398	-40.46	1165.90	
Loans and leases, net of unearned income	9,665,077	10,254,166	9,881,568	9,031,517	8,499,258	-5.74	74.84	
Less: Allowance for loan and lease losses	135,122	145,539	144,333	72,987	72,962	-7.16	66.33	
Net loans and leases	9,529,955	10,108,627	9,737,235	8,958,530	8,426,296	-5.72	74.97	
Debt securities that reprice or mature in over 1 year	5,968,749	3,437,297	4,016,844	2,865,121	2,493,672	73.65	199.58	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	15,498,704	13,545,924	13,754,079	11,823,651	10,919,968	14.42	108.35	
Interest-bearing bank balances	2,008,382	1,575,849	2,017,581	841,014	585,423	27.45	259.99	
Federal funds sold and reverse repos	53	53	53	98	97	0.00	-97.53	
Debt securities that reprice or mature within 1 year	53,481	70,806	43,737	184,463	182,336	-24.47	-29.12	
Trading assets	27,852	61,512	52,179	21,898	8,818	-54.72	1666.14	
Total earning assets	17,588,472	15,254,144	15,867,629	12,871,124	11,696,642	15.30	117.79	
Non-interest-bearing cash and due from depository institutions	225,026	285,558	259,317	238,851	239,369	-21.20	53.84	
Premises, fixed assets, and leases	291,687	302,110	306,500	300,405	239,548	-3.45	57.55	
Other real estate owned	2,337	5,732	2,496	8,464	14,380	-59.23	-75.26	
Investment in unconsolidated subsidiaries	8,249	8,291	8,127	8,290	8,336	-0.51	-1.82	
Intangible and other assets	1,257,296	1,213,540	1,204,638	1,216,953	1,099,556	3.61	131.27	
Total assets	19,373,067	17,069,375	17,648,707	14,644,087	13,297,831	13.50	116.00	
Quarterly average assets	19,074,393	16,603,785	17,392,512	14,704,819	13,388,090	14.88	117.82	
Average loans and leases (YTD)	9,934,338	9,614,924	9,739,771	8,909,580	8,311,535	3.32	84.47	
Memoranda								
Loans held-for-sale	42,534	101,991	74,028	100,946	33,298	-58.30	-37.43	
Loans not held-for-sale	9,622,543	10,152,175	9,807,540	8,930,571	8,465,960	-5.22	76.24	
Real estate loans secured by 1–4 family	1,860,849	1,691,299	1,742,802	1,644,011	1,589,828	10.02	48.62	
Commercial real estate loans	4,973,219	4,668,187	4,728,409	4,411,100	4,003,943	6.53	133.71	
Construction and land development	1,138,760	1,033,508	1,039,404	977,642	838,448	10.18	138.42	
Multifamily	371,317	358,094	362,337	299,936	265,181	3.69	206.82	
Nonfarm nonresidential	3,463,142	3,276,585	3,326,668	3,133,522	2,900,314	5.69	126.46	
Real estate loans secured by farmland	229,857	227,677	220,565	226,559	217,434	0.96	32.90	
Total investment securities	6,022,230	3,508,103	4,060,581	3,049,584	2,676,008	71.67	191.24	
U.S. Treasury securities	691,827	8,026	0	8,967	2,591	8519.82	18911.46	
US agency securities (excluding mortgage-backed securities)	326,027	278,779	331,852	386,672	578,997	16.95	-29.27	
Municipal securities	509,591	286,023	512,499	138,217	150,887	78.16	207.18	
Mortgage-backed securities	3,652,094	2,632,823	2,909,469	2,365,484	1,804,809	38.71	163.99	
Asset-backed securities	452,962	60	57	75	106	754836.67	174116.15	
Other debt securities	389,729	302,392	306,704	150,169	138,618	28.88	626.69	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	4,403,578	3,452,664	4,008,455	2,956,754	2,268,739	27.54	188.14	
U.S. Treasury securities	691,827	8,026	0	8,967	2,591	8519.82	18911.46	
US agency securities (excluding mortgage-backed securities)	326,027	278,779	331,852	366,852	559,177	16.95	-26.09	
Municipal securities	439,872	236,115	465,895	80,949	0	86.30		
Mortgage-backed securities	2,114,709	2,631,823	2,908,477	2,364,288	1,615,076	-19.65	95.18	
Asset-backed securities	452,926	0	0	0	0			
Other debt securities	378,217	297,921	302,231	135,698	91,895	26.95		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-7,884	2,997	2,924	2,158	-6,193			
Available-for-sale securities appreciation (depreciation)	-5,281	84,242	75,987	14,443	-34,509			
Structured notes, fair value	0	0	0	0	1,978		-100.00	
Pledged securities	2,330,617	2,082,043	2,293,877	1,787,736	1,705,861	11.94	84.32	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	989,611	929,686	822,308	776,888	562,579	6.45	22.97
NOW, ATS and transaction accounts	1,570,042	1,464,349	1,483,400	1,347,429	1,235,325	7.22	293.97
Time deposits less brokered deposits < \$250K	744,338	867,913	807,584	1,112,485	947,337	-14.24	
MMDA and other savings accounts	12,524,088	10,436,434	10,916,815	8,149,327	7,633,291	20.00	145.49
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,828,079	13,698,382	14,030,107	11,386,129	10,378,532	15.55	133.35
Time deposits of \$250K or more	179,060	181,911	187,076	274,496	215,445	-1.57	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,007,472	820,265	1,091,371	697,571	712,408	22.82	111.31
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1	8	13	5	17	-87.50	-87.50
Other borrowings w/remaining maturity over 1 year	13,716	13,812	13,788	13,878	15,790	-0.70	72.55
Brokered deposits < \$250K	0	0	0	2,925	87,101		
Noncore funding	1,200,249	1,015,996	1,292,248	988,875	1,030,761	18.14	16.50
Trading liabilities	20,837	19,678	16,755	10,285	6,313	5.89	1124.99
Subordinated notes and debentures + trust preferred securities	183,220	183,022	183,071	84,445	84,233	0.11	83.22
Other liabilities	155,797	174,695	166,756	160,383	104,055	-10.82	118.18
Total liabilities	17,388,182	15,091,773	15,688,937	12,630,117	11,603,894	15.22	117.72
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	943,626	976,811	941,086	1,049,304	866,691	-3.40	221.00
Common surplus	0	0	0	0	0		
Retained earnings	1,026,918	938,857	962,078	953,656	851,823	9.38	51.08
Accumulated other comprehensive income	14,341	61,934	56,606	11,010	-24,577	-76.84	62.56
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,984,885	1,977,602	1,959,770	2,013,970	1,693,937	0.37	102.02
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,984,885	1,977,602	1,959,770	2,013,970	1,693,937	0.37	102.02
Total liabilities and capital	19,373,067	17,069,375	17,648,707	14,644,087	13,297,831	13.50	116.00
Memoranda							
Non-interest-bearing deposits	5,617,946	4,798,170	4,633,538	3,426,495	3,158,273	17.09	185.77
Interest-bearing deposits	10,389,193	9,082,123	9,583,645	8,237,055	7,522,805	14.39	93.73
Total deposits	16,007,139	13,880,293	14,217,183	11,663,550	10,681,078	15.32	118.42
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,959,770	2,013,970	2,013,970	1,693,937	1,427,616		
Accounting restatements	0	-24,158	-24,158	0	0		
Net income	141,048	114,287	161,144	180,996	160,246		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,540	-72,493	-108,218	6,452	7,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	176,161	172,269		
Less: Dividends declared	76,208	104,928	128,564	79,163	64,096		
Change in other comprehensive income	-42,265	50,924	45,596	35,587	-12,615		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	3,086		
Holding company equity capital, ending balance	1,984,885	1,977,602	1,959,770	2,013,970	1,693,937		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	36.46	36.06	46	38.59	36.66	45	37.92	36.22	45	42.90	37.78	53	43.70	37.19	56
Commercial and industrial loans	6.78	11.11	22	13.04	14.40	41	10.13	13.52	30	8.66	12.02	34	9	12.85	34
Loans to individuals	4.91	3.60	73	6.11	3.57	76	5.80	3.40	75	7.12	4.20	73	7.96	4.31	78
Loans to depository institutions and acceptances of other banks	0	0.02	72	0	0.03	67	0	0.03	68	0.01	0.04	71	0.01	0.05	70
Agricultural loans.....	1.10	0.21	90	1.61	0.20	93	1.40	0.19	92	1.91	0.24	92	1.92	0.30	91
Other loans and leases.....	0.74	4.26	16	0.92	4.66	16	0.85	4.63	14	1.11	5.01	15	1.36	5	18
Net loans and leases.....	49.19	58.81	19	59.22	63	27	55.17	61.58	23	61.18	63.77	32	63.37	63.98	34
Debt securities over 1 year.....	30.81	18.32	88	20.14	14.80	77	22.76	15.55	79	19.57	14.60	76	18.75	14.63	69
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	80	78.17	48	79.36	79.07	38	77.93	78.16	32	80.74	79.65	31	82.12	79.97	36
Interest-bearing bank balances	10.37	9.37	62	9.23	6.40	74	11.43	7.51	79	5.74	3.06	78	4.40	3.04	74
Federal funds sold and reverse repos	0	0.53	57	0	0.80	56	0	0.82	54	0	1.57	53	0	1.66	49
Debt securities 1 year or less	0.28	1.51	18	0.41	1.85	19	0.25	1.68	17	1.26	1.91	51	1.37	1.96	57
Trading assets	0.14	0.58	52	0.36	1.04	51	0.30	1.01	50	0.15	1.19	46	0.07	1.33	42
Total earning assets.....	90.79	91.57	39	89.37	90.87	30	89.91	91.05	32	87.89	89.53	28	87.96	89.74	30
Non-interest cash and due from depository institutions.....	1.16	0.99	63	1.67	1.03	90	1.47	1.07	83	1.63	1.14	81	1.80	1.21	83
Other real estate owned.....	0.01	0.01	62	0.03	0.03	70	0.01	0.02	56	0.06	0.03	78	0.11	0.04	89
All other assets.....	8.05	7.39	61	8.96	8.03	64	8.62	7.82	62	10.48	9.27	67	10.24	8.98	68
Memoranda															
Short-term investments	10.64	12.31	49	9.65	10.21	58	11.68	11.17	64	7	7.63	63	5.77	7.80	59
U.S. Treasury securities.....	3.57	1.18	83	0.05	0.91	43	0	0.84	17	0.06	1.03	40	0.02	1.04	39
US agency securities (excluding mortgage-backed securities)	1.68	0.75	79	1.63	0.59	84	1.88	0.63	85	2.64	0.54	92	4.35	0.69	94
Municipal securities	2.63	1.70	69	1.68	1.60	60	2.90	1.69	72	0.94	1.34	55	1.13	1.62	51
Mortgage-backed securities	18.85	13.46	75	15.42	11.20	73	16.49	11.75	72	16.15	11.44	78	13.57	11.13	64
Asset-backed securities	2.34	0.47	89	0	0.31	50	0	0.32	50	0	0.28	50	0	0.33	53
Other debt securities	2.01	0.51	90	1.77	0.40	89	1.74	0.42	89	1.03	0.39	80	1.04	0.41	83
Loans held-for-sale.....	0.22	0.50	52	0.60	0.52	63	0.42	0.52	55	0.69	0.39	76	0.25	0.30	58
Loans held for investment	49.67	58.34	19	59.48	63.22	27	55.57	61.72	24	60.98	63.50	33	63.66	63.93	35
Real estate loans secured by 1–4 family	9.61	11.57	39	9.91	12.28	38	9.87	11.91	40	11.23	13.29	39	11.96	13.46	44
Revolving	1.95	1.44	64	2.20	1.72	62	2.07	1.66	62	2.68	2.07	62	2.70	2.27	63
Closed-end, secured by first liens	7.50	9.73	40	7.42	10.10	38	7.58	9.81	36	8.09	10.69	38	8.61	10.57	39
Closed-end, secured by junior liens	0.15	0.19	54	0.29	0.24	68	0.23	0.22	65	0.46	0.28	79	0.65	0.31	85
Commercial real estate loans	25.67	22.35	57	27.35	22.30	61	26.79	22.22	60	30.12	22.23	64	30.11	21.58	67
Construction and land development	5.88	3.40	83	6.05	3.47	78	5.89	3.40	80	6.68	3.44	80	6.31	3.51	79
Multifamily.....	1.92	3.32	41	2.10	3.10	40	2.05	3.12	39	2.05	3.01	44	1.99	2.72	45
Nonfarm nonresidential	17.88	14.65	62	19.20	14.72	66	18.85	14.72	63	21.40	14.69	70	21.81	14.44	71
Real estate loans secured by farmland.....	1.19	0.35	84	1.33	0.33	86	1.25	0.33	86	1.55	0.36	87	1.64	0.41	87

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	73.09	60.51	69	64.24	56.15	61	67.72	57.15	65	69.55	57.46	62	68.37	56.49	65
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.25	20	47	16.49	19.51	37	17.64	19.43	41	18.20	20.75	39	18.71	21.10	38
Real estate loans secured by 1–4 family.....	3.92	2.47	72	3.66	2.66	64	3.70	2.64	63	4.34	3.15	66	4.22	3.50	61
Revolving	15.34	17.35	40	12.83	16.64	35	13.94	16.59	37	13.86	17.39	35	14.48	17.39	37
Closed-end.....	51.46	37.13	77	45.52	33.63	70	47.85	34.63	75	48.84	33.52	76	47.11	32.14	74
Construction and land development.....	11.78	5.69	84	10.08	5.18	85	10.52	5.26	86	10.82	5.09	86	9.86	5.20	81
1–4 family.....	1.57	1.19	68	1.53	0.94	74	1.72	0.93	75	2.39	0.94	81	2.82	1.02	85
Other	10.21	4.46	93	8.55	4.09	90	8.79	4.19	90	8.43	4.02	88	7.05	4.05	83
Multifamily.....	3.84	5.41	44	3.49	4.78	43	3.67	4.96	45	3.32	4.69	43	3.12	4.10	47
Nonfarm nonresidential	35.83	24.45	76	31.95	22.19	74	33.67	22.93	77	34.70	22.15	78	34.12	21.40	77
Owner-occupied.....	16.29	8.31	87	16.05	7.46	92	16.56	7.68	91	18.17	7.72	93	18.09	8.03	92
Other.....	19.54	15.83	62	15.91	14.52	56	17.11	14.95	58	16.52	14.34	59	16.03	13.38	57
Real estate loans secured by farmland.....	2.38	0.61	87	2.22	0.52	87	2.23	0.54	87	2.51	0.55	88	2.56	0.63	87
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	73	0	0.06	68	0	0.06	69	0.01	0.11	70	0.01	0.12	69
Commercial and industrial loans	13.58	19.45	30	21.71	22.98	48	18.10	22.17	36	14.05	19.53	32	14.07	20.32	35
Loans to individuals	9.85	6.58	73	10.17	6.23	74	10.36	6.13	74	11.55	7.13	73	12.45	7.36	78
Credit card loans	0.66	0.51	76	0.68	0.63	75	0.71	0.65	75	0.90	0.81	74	0.96	1.02	74
Agricultural loans.....	2.20	0.38	91	2.68	0.31	93	2.51	0.32	93	3.09	0.37	92	3	0.46	91
Other loans and leases.....	1.49	8.42	17	1.53	9.11	17	1.53	9.09	17	1.80	9.85	16	2.13	9.66	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	456.79	383.43	63	442.13	387.92	53	452.27	381.27	59	420.10	391.26	49	452.23	379.80	57
Real estate loans secured by 1–4 family.....	120.33	124.74	50	113.52	130.23	43	117.79	125.03	47	109.95	138.18	39	123.72	137.84	44
Revolving	24.48	15.53	70	25.21	18.32	66	24.69	17.42	66	26.23	21.26	62	27.94	23.33	63
Closed-end.....	95.85	107.54	46	88.31	110.40	40	93.10	106.14	45	83.72	115.20	36	95.78	112.79	43
Commercial real estate loans	321.60	238.58	74	313.33	237.16	66	319.57	234.65	69	295	229.44	58	311.59	219.72	68
Construction and land development.....	73.64	36.07	86	69.37	36.48	81	70.25	35.62	82	65.38	34.95	78	65.25	35.36	81
1–4 family.....	9.84	7.44	66	10.52	6.64	70	11.51	6.34	75	14.43	6.61	78	18.63	7.04	84
Other	63.80	28.34	92	58.85	28.60	89	58.74	28.16	89	50.95	27.32	82	46.62	27.26	77
Multifamily.....	24.01	35.29	43	24.04	32.93	43	24.49	32.74	42	20.06	31.04	41	20.64	27.85	46
Nonfarm nonresidential	223.95	156.30	74	219.92	156.60	70	224.84	155.06	73	209.56	152.10	64	225.71	147.22	72
Owner-occupied.....	101.80	52.63	86	110.45	52.43	88	110.59	52.37	86	109.76	53.07	87	119.68	54.89	89
Other	122.15	100.99	61	109.47	101.87	56	114.24	100.54	57	99.80	97.41	52	106.02	91.80	59
Real estate loans secured by farmland.....	14.86	3.67	88	15.28	3.43	89	14.91	3.44	89	15.15	3.60	87	16.92	4.02	88
Loans to depository institutions and acceptances of other banks.....	0.05	0.20	74	0.02	0.31	68	0.02	0.28	69	0.09	0.44	70	0.10	0.54	70
Commercial and industrial loans	84.90	116.17	38	149.42	150.16	49	120.85	139.91	39	84.86	122.02	33	93.09	128.82	38
Loans to individuals	61.56	36.56	75	70.01	36.83	75	69.21	37.47	76	69.77	43.51	70	82.36	42.67	76
Credit card loans	4.14	2.58	78	4.69	3.28	76	4.75	3.30	76	5.46	4.34	76	6.37	5.31	76
Agricultural loans.....	13.74	2.03	92	18.44	1.99	95	16.74	1.88	93	18.67	2.18	93	19.83	2.72	93
Other loans and leases.....	9.28	47.63	18	10.55	49.92	17	10.19	49.54	17	10.89	52.44	16	14.07	51.79	18
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.18	29.25	60	29.50	26.62	54	31.32	27.32	55	30.69	26.45	57	29.07	24.79	57
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	219.90	187.63	57	203.06	186.45	52	209.20	183.76	54	185.39	178.57	50	192.28	167.93	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	321.69	244.92	71	313.51	243.47	64	319.79	240.85	67	295.15	236.10	55	311.96	225.98	67

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.64	12.31	49	9.65	10.21	58	11.68	11.17	64	7	7.63	63	5.77	7.80	59
Liquid assets	35.78	29.12	70	28.25	24.65	67	31.50	26.22	68	26.06	22.44	70	23.69	22.72	66
Investment securities	31.09	20.37	82	20.55	17.19	68	23.01	17.85	73	20.82	16.99	69	20.12	17.27	65
Net loans and leases	49.19	58.81	19	59.22	63	27	55.17	61.58	23	61.18	63.77	32	63.37	63.98	34
Net loans, leases and standby letters of credit	49.47	59.61	18	59.53	63.89	29	55.46	62.48	22	61.43	64.84	30	63.68	65.07	32
Core deposits	81.70	75.52	72	80.25	69.20	85	79.50	70.67	75	77.75	63.09	86	78.05	62.13	89
Noncore funding	6.20	10.15	39	5.95	15.53	18	7.32	14.13	31	6.75	19.36	13	7.75	21.34	10
Time deposits of \$250K or more	0.92	1.67	33	1.07	2.35	26	1.06	2.11	29	1.87	2.94	33	1.62	2.89	29
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	5.20	1.19	89	4.81	1.44	86	6.18	1.47	89	4.76	1.94	82	5.36	1.97	84
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	5.20	0.54	97	4.81	0.59	96	6.18	0.54	97	4.76	0.48	96	5.36	0.54	96
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	24	0	1.75	9	0	1.24	15	0	3.01	3	0	3.67	5
Earning assets that reprice within 1 year	35.48	38.80	42	39.57	38.76	49	40.71	39.38	49	38.67	39.29	44	37.56	40.29	40
Interest-bearing liabilities that reprice within 1 year	3.79	6.64	32	4.64	8.86	27	4.27	8.20	28	7.38	10.19	34	5.69	10.01	26
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	31.69	30.83	49	34.93	27.76	62	36.44	29.11	62	31.29	26.63	60	31.87	27.38	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.56	-3.31	42	-4.65	6.19	21	-5.59	3.20	26	-0.31	14.45	13	2.40	16.62	10
Net short-term noncore funding dependence	-5.90	-9.17	56	-5.10	-2.71	32	-6.07	-4.76	41	-0.90	3.38	28	0.75	4.66	23
Short-term investment / Short-term noncore funding	179.79	304.29	39	172.26	149.65	70	168.13	184.19	57	111.58	77.77	73	90.36	66.46	75
Liquid assets - short-term noncore funding / Nonliquid assets	46.49	36.72	66	31.57	24.47	68	35.85	28.18	68	26.75	16.97	78	22.67	16.04	71
Net loans and leases / Total deposits	59.54	73.05	18	72.83	82.06	25	68.49	79.43	21	76.81	90.31	20	78.89	90.08	21
Net loans and leases / Core deposits	60.21	78.83	14	73.79	92.26	19	69.40	88.34	17	78.68	103.93	11	81.19	105	13
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.55	0.50	13	0.22	1.73	22	0.21	1.57	23	0.15	0.72	33	-0.51	-0.82	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.37	1.06	14	6.11	4.54	73	5.55	4.31	72	1.02	1.36	45	-2.85	-1.98	25
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0		0	-0.05	61	
Percent of Investment Securities															
Held-to-maturity securities	26.88	13.65	73	1.58	11.41	46	1.28	11.38	42	3.04	12.67	46	15.22	16.19	55
Available-for-sale securities	73.12	84.59	26	98.42	86.72	63	98.72	87.23	64	96.96	85.40	56	84.78	81.88	44
U.S. Treasury securities	11.49	6.01	78	0.23	5.26	40	0	4.72	16	0.29	6.15	36	0.10	6.99	37
US agency securities (excluding mortgage-backed securities)	5.41	4.24	71	7.95	3.94	77	8.17	4.01	78	12.68	3.49	88	21.64	4.02	92
Municipal securities	8.46	8.38	63	8.15	9.87	57	12.62	9.83	66	4.53	7.75	52	5.64	9.16	50
Mortgage-backed securities	60.64	66.09	41	75.05	66.61	63	71.65	66.64	56	77.57	67.43	59	67.44	65.45	49
Asset-backed securities	7.52	2.45	82	0	1.91	50	0	1.91	50	0	1.66	50	0	2.05	53
Other debt securities	6.47	3.01	81	8.62	2.93	84	7.55	3.01	82	4.92	2.94	76	5.18	2.79	76
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.89	8.18	11	2.02	11.25	13	1.08	10.55	11	6.05	11.86	38	6.81	11.91	47
Debt securities 1 to 5 years	13.69	17.39	49	8.17	17.70	36	6.17	17.03	33	14.52	17.94	53	30.17	19.18	74
Debt securities over 5 years	85.42	72.07	69	89.81	68.10	81	92.75	69.86	88	79.43	66.02	60	63.01	64.73	38
Pledged securities	38.70	33.37	58	59.35	37.16	78	56.49	35.67	75	58.62	30.57	84	63.75	33.30	88
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0.07	0.04	87
Percent Change from Prior Like Quarter															
Short-term investments	25.21	64.27	42	41.69	124.80	35	101	183.32	42	33.56	26.69	65	5.09	6.77	52
Investment securities	71.67	32.48	82	24.33	20.30	65	33.15	23.62	71	13.96	11.75	68	-0.55	9.42	31
Core deposits	15.55	16.96	53	19.08	26	31	23.22	26.88	42	9.71	11.23	59	7.38	7.29	59
Noncore funding	18.14	-21.64	91	7.26	-6.57	71	30.68	-12.18	92	-4.06	6.59	32	11.35	10.67	58

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,922,770	2,807,810	2,620,389
Commit: Secured commercial real estate loans	710,960	649,464	624,650	643,109	532,554
Commit: Unsecured real estate loans	3,920	3,500	3,500	989	1,915
Credit card lines (reported semiannually, June/Dec)			682,818	764,091	726,679
Securities underwriting	0	0	0	0	0
Standby letters of credit	53,085	53,114	51,055	37,006	41,143
Commercial and similar letters of credit	6,688	5,688	7,931	5,702	5,517
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	164,807	236,951	126,800	125,495	65,533
Written options contracts (interest rate)	154,165	191,382	106,363	67,760	50,998
Purchased options contracts (interest rate)	4,376	4,514	4,480	0	0
Interest rate swaps	2,528,090	1,762,394	1,853,384	1,006,339	806,565
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						16.56	22.01	31	19.17	23.52	42	19.71	24.05	44	
Standby letters of credit	0.27	0.66	27	0.31	0.72	30	0.29	0.71	28	0.25	0.84	24	0.31	0.92	26
Commercial and similar letters of credit	0.03	0.02	81	0.03	0.02	80	0.04	0.02	83	0.04	0.02	80	0.04	0.02	75
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	14.72	47.31	47	12.86	51.49	33	11.85	48.62	33	8.19	68.47	23	6.94	65.81	27
Interest rate contracts	14.72	35.15	50	12.86	36.10	35	11.85	34.36	35	8.19	47.31	24	6.94	43.84	30
Interest rate futures and forward contracts	0.85	4.39	62	1.39	8.89	59	0.72	6.21	50	0.86	10.67	61	0.49	11.40	56
Written options contracts (interest rate)	0.80	1.69	55	1.12	2.33	54	0.60	2.18	43	0.46	2.47	47	0.38	2.16	48
Purchased options contracts (interest rate)	0.02	1.29	45	0.03	1.45	46	0.03	1.46	45	0	2.65	22	0	2.32	23
Interest rate swaps	13.05	20.27	53	10.32	20.71	39	10.50	20.83	39	6.87	28.86	27	6.07	26.74	32
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.01	42.82	42	31.51	45.53	43	31.53	44.93	44

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,851,438	2,195,241	2,091,027	1,199,594	923,096
Interest rate contracts	2,851,438	2,195,241	2,091,027	1,199,594	923,096
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	164,807	236,951	126,800	125,495	65,533
Written options	154,165	191,382	106,363	67,760	50,998
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	154,165	191,382	106,363	67,760	50,998
Purchased options	4,376	4,514	4,480	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,376	4,514	4,480	0	0
Swaps	2,528,090	1,762,394	1,853,384	1,006,339	806,565
Held for trading.....	1,800,760	1,683,790	1,774,711	1,006,339	806,565
Interest rate contracts	1,800,760	1,683,790	1,774,711	1,006,339	806,565
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,050,678	511,451	316,316	193,255	116,531
Interest rate contracts	1,050,678	511,451	316,316	193,255	116,531
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,696,495	2,008,372	1,989,143	1,131,834	872,098
One year or less	293,477	243,963	133,757	125,771	65,533
Over 1 year to 5 years	859,405	444,495	421,154	201,155	122,520
Over 5 years	1,543,613	1,319,914	1,434,232	804,908	684,045
Gross negative fair value (absolute value)	20,273	63,306	53,482	22,200	6,873
Gross positive fair value.....	34,406	68,542	55,524	23,236	10,132
Held for trading.....	27,852	61,512	52,179	21,898	8,818
Non-traded.....	6,554	7,030	3,345	1,338	1,314
Current credit exposure on risk-based capital derivative contracts	34,406	68,542	55,524	23,235	10,132
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	5.78	12.59	50	10.79	14.59	56	6.06	14.05	46	10.46	13.49	60	7.10	12.78	52
Written options	5.41	7.18	58	8.72	8.60	63	5.09	8.18	52	5.65	5.91	58	5.52	6.60	59
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.41	6.91	58	8.72	8.13	66	5.09	7.73	54	5.65	5.10	62	5.52	5.49	63
Purchased options	0.15	3.41	44	0.21	3.51	43	0.21	3.42	42	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.15	3.01	46	0.21	2.98	46	0.21	2.86	47	0	3.35	18	0	3.20	20
Swaps	88.66	71.71	62	80.28	67.37	57	88.64	68.76	64	83.89	69.75	55	87.38	70.34	58
Held for trading	63.15	40.70	56	76.70	43.02	69	84.87	43.53	73	83.89	44.16	70	87.38	46.31	69
Interest rate contracts	63.15	34.66	64	76.70	36.62	79	84.87	36.62	84	83.89	37.24	81	87.38	38.40	83
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	36.85	59.30	43	23.30	56.98	30	15.13	56.47	26	16.11	55.84	29	12.62	53.69	30
Interest rate contracts	36.85	56.22	45	23.30	54.32	32	15.13	53.82	26	16.11	52.22	30	12.62	50.60	32
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	94.57	91.91	38	91.49	90.28	39	95.13	91.48	46	94.35	93.86	39	94.48	94.47	35
One year or less	10.29	27.90	37	11.11	31.66	36	6.40	32.05	26	10.48	32.17	33	7.10	32.51	28
Over 1 year to 5 years	30.14	29.78	54	20.25	27.15	46	20.14	27.06	42	16.77	30.45	36	13.27	31.16	25
Over 5 years	54.13	29.19	77	60.13	28.15	83	68.59	29.56	86	67.10	28.09	86	74.10	28.71	91
Gross negative fair value (absolute value)	0.71	1.18	35	2.88	1.65	74	2.56	1.55	75	1.85	0.83	87	0.74	0.72	52
Gross positive fair value	1.21	1.59	35	3.12	2.48	63	2.66	2.23	62	1.94	1.19	81	1.10	0.85	73
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	45	0.05	0.07	60	0.04	0.07	60	0.02	0.06	50	0.01	0.06	35
Gross positive fair value (X)	0.02	0.06	43	0.05	0.10	41	0.04	0.09	39	0.02	0.07	35	0.01	0.06	34
Held for trading (X)	0.02	0.05	56	0.04	0.07	55	0.04	0.07	53	0.02	0.06	49	0.01	0.05	48
Non-traded (X)	0	0.01	43	0.01	0.02	40	0	0.02	29	0	0.01	33	0	0.01	28
Current credit exposure (X)	0.02	0.05	53	0.05	0.07	52	0.04	0.06	49	0.02	0.05	41	0.01	0.04	44
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.29	0.59	51	0.62	0.91	51	0.50	0.85	48	0.22	0.73	41	0.10	0.53	45

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	144,333	72,987	72,987	72,962	72,147
Gross losses	11,769	15,153	21,002	23,641	19,828
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,202	5,131	6,742	9,816	12,031
Net losses	4,567	10,022	14,260	13,825	7,797
Provision for loan and lease losses	-4,644	53,649	56,894	13,850	8,612
Adjustments	0	28,925	28,712	0	0
Ending balance	135,122	145,539	144,333	72,987	72,962
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.03	-0.12	66	0.46	0.66	31	0.35	0.51	30	0.10	0.15	41	0.07	0.14
Provision for loan and lease losses / Average loans and leases	-0.06	-0.21	68	0.74	1.06	35	0.58	0.82	34	0.16	0.24	43	0.10	0.24
Provision for loan and lease losses / Net loan and lease losses	-101.69	-65.12	45	535.31	587.54	61	398.98	487.86	58	100.18	130.58	30	110.45	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.40	1.32	63	1.43	1.58	45	1.47	1.58	48	0.82	0.83	49	0.86	0.90
Allowance for loan and lease losses / Total loans and leases	1.40	1.30	63	1.42	1.55	47	1.46	1.55	48	0.81	0.81	50	0.86	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	22.19	17.40	73	10.89	11.29	66	10.12	11.58	64	5.28	8.03	57	9.36	7.54
Allowance for loan and lease losses / Nonaccrual assets	452.61	330.05	79	325.05	301.93	68	365.59	299.17	71	170.19	218.72	56	134.23	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	385.91	271.93	78	267.72	249.38	66	301.04	244.34	68	149.94	151.73	61	125.46	160.51
Gross loan and lease losses / Average loans and leases	0.16	0.20	52	0.21	0.35	43	0.22	0.34	41	0.27	0.28	55	0.24	0.30
Recoveries / Average loans and leases	0.10	0.08	64	0.07	0.07	61	0.07	0.07	57	0.11	0.08	76	0.14	0.09
Net losses / Average loans and leases	0.06	0.12	42	0.14	0.28	41	0.15	0.27	42	0.16	0.21	50	0.09	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	34.29	25.09	74	21.70	24.77	53	28.52	33.98	48	49.51	36.22	83	52.45	41.30
Earnings coverage of net loan and lease losses (X)	38.68	26.30	70	20.08	20.97	63	18.66	22.91	61	18.01	24.40	57	27.58	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.03	0.02	67	0	0.04	31	0	0.04	17	0.01	0.01	53	0	0.02
Real estate loans secured by 1–4 family	-0.03	-0.01	27	-0.02	0.01	21	-0.03	0.01	17	0.02	0.01	61	0.03	0.01
Revolving	-0.01	-0.07	49	-0.02	0.01	28	-0.02	0.01	27	0.03	0.02	63	0.06	0.03
Closed-end	-0.04	-0.01	20	-0.02	0.01	20	-0.03	0	16	0.02	0	68	0.01	0.01
Commercial real estate loans	0.05	0.04	67	0.01	0.06	42	0.01	0.07	29	0.01	0.01	60	-0.01	0.01
Construction and land development	-0.05	0.01	13	0.05	0	87	0.02	0	78	0.06	-0.01	89	-0.01	-0.03
1–4 family	0	0	88	0	0	87	0	0	86	0.03	0	94	0.01	-0.01
Other	-0.06	0.01	10	0.05	0	89	0.02	0	77	0.03	-0.01	90	-0.02	-0.02
Multifamily	0	0.01	16	0	0	58	0	0	58	0	0	56	0	0.58
Nonfarm nonresidential	0.09	0.05	74	0	0.08	26	0	0.11	20	-0.01	0.02	21	-0.01	0.02
Owner-occupied	0.09	0.01	93	0	0.02	53	0.01	0.02	51	-0.01	0.01	12	-0.02	0.01
Other	0	0.04	25	0	0.05	10	0	0.08	8	0	0.01	60	0.01	0.01
Real estate loans secured by farmland	0	-0.01	20	0	0.04	13	0	0.02	12	-0.03	0.01	8	-0.01	0
Commercial and industrial loans	0.07	0.19	39	0.30	0.46	45	0.45	0.47	56	0.29	0.37	51	0.12	0.31
Loans to individuals	0.40	0.72	41	0.66	1.25	36	0.66	1.13	45	0.91	1.17	49	0.64	1.16
Credit card loans	1.74	2.27	36	2.91	3.33	39	2.75	2.92	43	3.16	3.11	45	2.58	2.92
Agricultural loans	0.10	0.02	86	0.03	0.11	69	0.03	0.19	63	0.16	0.08	79	-0.08	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.43	0.09	0	-0.26	0.14	1	-0.29	0.15	1	-0.31	0.15	1	-0.17	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		27,301		36,126		54,240		37,719		51,113					
90+ days past due loans and leases		5,160		9,587		8,465		5,793		3,799					
Nonaccrual loans and leases		29,854		44,775		39,479		42,886		54,356					
Total past due and nonaccrual loans and leases		62,315		90,488		102,184		86,398		109,268					
Restructured 30–89 days past due		140		59		232		76		103					
Restructured 90+ days past due		31		10		32		51		4					
Restructured nonaccrual		4,810		16,779		11,301		19,377		17,815					
Total restructured loans and leases		4,981		16,848		11,565		19,504		17,922					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		1,963		2,876		2,708		5,347		5,468					
Other real estate owned		2,337		5,732		2,496		8,464		14,380					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.28	0.29	57	0.35	0.37	59	0.55	0.39	75	0.42	0.43	57	0.60	0.44	76
90+ days past due loans and leases	0.05	0.09	63	0.09	0.13	66	0.09	0.12	65	0.06	0.15	48	0.04	0.17	44
Nonaccrual loans and leases	0.31	0.54	24	0.44	0.66	34	0.40	0.66	30	0.47	0.51	47	0.64	0.54	67
90+ days past due and nonaccrual loans and leases	0.36	0.68	24	0.53	0.84	35	0.49	0.85	31	0.54	0.71	42	0.68	0.75	54
30–89 days past due restructured	0	0.01	51	0	0.01	38	0	0.01	49	0	0.01	34	0	0.02	34
90+ days past due restructured	0	0	65	0	0.01	59	0	0.01	61	0	0.01	68	0	0.01	55
Nonaccrual restructured	0.05	0.12	35	0.16	0.14	66	0.11	0.13	53	0.21	0.14	73	0.21	0.16	68
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.28	0.29	57	0.35	0.37	59	0.55	0.40	75	0.42	0.43	57	0.60	0.44	76
90+ days past due assets	0.05	0.09	63	0.09	0.13	66	0.09	0.12	65	0.06	0.15	47	0.04	0.18	42
Nonaccrual assets	0.31	0.55	24	0.44	0.67	34	0.40	0.67	29	0.47	0.53	47	0.64	0.57	65
30+ days past due and nonaccrual assets	0.64	1	33	0.88	1.25	36	1.03	1.29	47	0.96	1.19	50	1.29	1.26	60
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.18	0.40	20	0.32	0.52	34	0.27	0.52	25	0.33	0.44	42	0.44	0.48	50
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.42	18	0.35	0.55	34	0.29	0.55	27	0.39	0.48	46	0.55	0.52	57
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.18	0.48	15	0.31	0.61	20	0.25	0.60	17	0.39	0.53	36	0.56	0.60	45
Allowance for loan and lease losses	25.40	67.85	15	36.73	66.38	23	31.14	66.66	18	77.85	115.41	34	101.85	118.28	47
Equity capital + allowance for loan and lease losses	1.62	4.12	16	2.52	5.10	22	2.14	4.97	18	2.72	4.28	34	4.21	4.79	44
Tier 1 capital + allowance for loan and lease losses	2.18	4.89	17	3.51	6.26	23	2.97	6.05	20	3.80	5.65	34	5.78	6.16	52
Loans and leases + other real estate owned	0.36	0.82	15	0.52	0.98	20	0.45	0.97	17	0.63	0.85	37	0.87	0.96	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.20	0.25	49	0.28	0.35	50	0.58	0.39	76	0.27	0.38	43	0.47	0.42	66
	90+ days past due		0.05	0.12	62	0.09	0.17	65	0.07	0.16	63	0.03	0.16	48	0.02	0.22	43
	Nonaccrual.....		0.31	0.60	28	0.41	0.70	33	0.39	0.76	26	0.39	0.46	48	0.57	0.57	60
Commercial and industrial	30–89 days past due		0.21	0.24	59	0.38	0.24	75	0.21	0.23	60	0.56	0.31	79	0.76	0.30	88
	90+ days past due		0.05	0.02	84	0.09	0.03	86	0.07	0.03	75	0.18	0.05	89	0.10	0.05	80
	Nonaccrual.....		0.31	0.65	31	0.56	0.80	35	0.45	0.75	37	1.08	0.83	69	1.32	0.76	82
Individuals	30–89 days past due		0.72	0.60	66	0.71	0.74	56	1.01	0.83	68	1.20	0.83	71	1.14	0.84	68
	90+ days past due		0.07	0.08	65	0.08	0.11	59	0.12	0.14	61	0.13	0.17	63	0.12	0.16	63
	Nonaccrual.....		0.18	0.17	60	0.22	0.24	59	0.22	0.28	58	0.20	0.17	64	0.21	0.23	58
Depository institution loans	30–89 days past due		1.09	0.03	95	0.31	0.01	96	1.25	0	95	2.48	0	98	13.62	0	98
	90+ days past due		0	0	47	0.31	0	96	0.83	0	97	0	0	49	0.08	0	98
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.13	0.11	69	0.72	0.15	89	0.40	0.17	80	0.32	0.24	70	0.93	0.17	90
	90+ days past due		0.23	0	97	0.29	0	97	0.56	0	99	0.01	0	88	0	0	87
	Nonaccrual.....		0.87	0.51	77	1.15	0.72	76	1.26	0.49	83	0.85	0.67	74	1.19	0.75	78
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		2.28	0.11	97	0.04	0.14	50	0.31	0.18	75	0.20	0.20	62	0.09	0.17	54
	90+ days past due		0.02	0.01	86	0.05	0.01	88	0.03	0.01	85	0.01	0.01	79	0.02	0.01	80
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.24	0.36	46	0.55	0.51	59	0.58	0.65	60	0.46	0.67	41	0.64	0.71	56
1–4 family	30–89 days past due	0.09	0.25	67	0.01	0.36	46	0.03	0.33	50	0.08	0.31	57	0.03	0.46	38
	90+ days past due	0.40	0.76	30	0.50	0.91	30	0.48	0.89	31	0.61	0.73	48	0.51	0.86	33
Revolving	30–89 days past due	0.12	0.33	26	1.01	0.40	89	0.82	0.48	79	0.25	0.45	29	0.34	0.50	35
	90+ days past due	0.07	0.03	82	0.02	0.02	74	0.05	0.03	76	0.06	0.05	72	0.05	0.05	64
	Nonaccrual	0.33	1.05	32	0.40	1.28	29	0.39	1.13	31	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0.26	0.36	50	0.42	0.52	51	0.52	0.65	50	0.52	0.70	47	0.73	0.75	60
	90+ days past due	0.10	0.27	68	0.01	0.41	44	0.03	0.38	47	0.09	0.35	57	0.03	0.53	36
Junior lien	30–89 days past due	0.41	0.71	34	0.52	0.89	35	0.50	0.87	33	0.80	0.70	61	0.65	0.84	44
	Nonaccrual	0.03	0.01	86	0.04	0.02	84	0.02	0.02	62	0.08	0.02	92	0.05	0.03	75
	90+ days past due	0	0	34	0	0	33	0.01	0	90	0	0	29	0	0	56
	Nonaccrual	0.05	0.04	64	0.08	0.05	72	0.07	0.04	73	0.16	0.04	91	0.19	0.06	86
Commercial real estate	30–89 days past due	0.19	0.16	68	0.19	0.21	57	0.56	0.26	83	0.18	0.18	62	0.37	0.17	83
	90+ days past due	0.01	0.01	62	0.12	0.02	92	0.09	0.02	88	0.02	0.03	61	0.02	0.03	65
	Nonaccrual	0.19	0.48	28	0.23	0.53	31	0.24	0.62	23	0.22	0.23	58	0.32	0.28	66
Construction and development	30–89 days past due	0.23	0.15	77	0.26	0.24	69	1.71	0.28	93	0.39	0.28	72	0.43	0.21	78
	90+ days past due	0.02	0.01	83	0.20	0.01	95	0.01	0.01	80	0.03	0.02	77	0.03	0.02	77
	Nonaccrual	0.04	0.31	42	0.10	0.32	48	0.18	0.41	54	0.19	0.20	70	0.59	0.19	85
1–4 family	30–89 days past due	0	0.03	31	0.06	0.03	78	0.18	0.03	90	0.24	0.06	88	0.18	0.06	81
	90+ days past due	0	0	45	0.15	0	98	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	63	0	0.03	57	0	0.03	58	0	0.02	61	0.12	0.02	91
Other	30–89 days past due	0.23	0.10	82	0.20	0.17	68	1.53	0.22	93	0.15	0.20	67	0.25	0.13	78
	90+ days past due	0.02	0	88	0.05	0	92	0.01	0	88	0.03	0.01	83	0.03	0.02	79
	Nonaccrual	0.04	0.25	50	0.10	0.26	52	0.18	0.35	62	0.19	0.17	73	0.47	0.15	88
Multifamily	30–89 days past due	0.07	0.09	70	0.04	0.09	65	0.10	0.09	69	0	0.08	19	0.31	0.10	83
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.19	0.12	74	0.18	0.21	57	0.25	0.23	64	0.13	0.14	52	0.36	0.17	85
	90+ days past due	0.01	0.01	65	0.11	0.02	89	0.12	0.02	88	0.01	0.03	61	0.02	0.03	65
	Nonaccrual	0.25	0.58	31	0.30	0.68	30	0.29	0.80	25	0.24	0.28	47	0.27	0.30	52
Owner Occupied	30–89 days past due	0.17	0.04	93	0.16	0.07	80	0.20	0.07	88	0.13	0.07	76	0.23	0.09	87
	90+ days past due	0	0	35	0.10	0	98	0.02	0	88	0	0.01	60	0.02	0.01	77
	Nonaccrual	0.12	0.20	40	0.23	0.26	48	0.21	0.27	44	0.22	0.16	65	0.23	0.17	66
Other	30–89 days past due	0.02	0.07	46	0.02	0.13	38	0.05	0.14	49	0.01	0.07	24	0.13	0.07	77
	90+ days past due	0.01	0.01	76	0.01	0.01	75	0.10	0.01	91	0.01	0.01	72	0	0.01	31
	Nonaccrual	0.14	0.31	41	0.07	0.36	26	0.08	0.44	23	0.02	0.10	31	0.04	0.13	32
Farmland	30–89 days past due	0.08	0.13	66	0.03	0.24	56	0.90	0.11	91	0.60	0.23	83	1	0.25	89
	90+ days past due	0.53	0.01	96	0.01	0.01	89	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	2.41	1.06	83	3.33	1.49	83	2.80	1.13	80	2.31	0.84	83	5.77	1.23	88
Credit card	30–89 days past due	1.30	0.79	83	1.48	0.92	82	1.36	0.95	76	1.57	1.19	72	1.68	1.22	77
	90+ days past due	0.55	0.40	60	0.81	0.55	59	0.79	0.63	56	0.93	0.78	55	0.97	0.73	53
	Nonaccrual	0	0.08	74	0	0.06	72	0	0.05	76	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	943,626	976,811	941,086	1,049,304	866,691										
Retained earnings	1,058,229	972,841	995,813	953,656	851,823										
Accumulated other comprehensive income (AOCI)	14,341	61,934	56,606	11,010	-24,577										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,016,196	2,011,586	1,993,505	2,013,970	1,693,937										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	643,399	655,411	651,994	664,712	590,710										
Accumulated other comprehensive income-related adjustments	14,341	61,933	56,607	11,010	-24,577										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,358,456	1,294,242	1,284,904	1,338,248	1,127,804										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,358,456	1,294,242	1,284,904	1,338,248	1,127,804										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	84,146	84,086	84,101	84,034	84,233										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	84,146	84,086	84,101	84,034	84,233										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	84,146	84,086	84,101	84,034	84,233										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	100,000	100,000	100,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	99,426	107,444	106,700	72,987	72,962										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	199,426	207,444	206,700	72,987	72,962										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	199,426	207,444	206,700	72,987	72,962										
Exited advanced approach tier 2 capital															
Total capital	1,642,028	1,585,772	1,575,705	1,495,269	1,284,999										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,105,704	16,637,768	17,426,247	14,704,819	13,388,090										
Less: Deductions from common equity tier 1 capital	643,399	655,411	651,994	664,712	590,710										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,462,305	15,982,357	16,774,253	14,040,107	12,797,380										
Total risk-weighted assets	11,724,723	10,971,492	11,103,141	10,605,651	9,889,556										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.59	12.59	35	11.80	12.26	45	11.57	12.35	39	12.62	12.11	67	11.40	12.09	45
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.30	13.31	38	12.56	12.97	49	12.33	13.08	43	13.41	12.78	69	12.26	12.85	48
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14	15.21	28	14.45	15.12	45	14.19	15.23	35	14.10	14.36	56	12.99	14.45	29
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.81	9.07	16	8.62	9.05	42	8.16	9.13	20	10.13	9.76	64	9.47	9.71	44
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			77			118			118			212				324	-34.75	-36.36
Other insurance activities income			77			118			118			212				324	-34.75	-36.36
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			300,442			294,923			296,435			293,755				275,105	1.87	52.45

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.02	0.38	39	0.02	0.41	40	0.02	0.41	36	0.03	0.47	41	0.06	0.47	47			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.04	11.72	79	19.35	11.07	85	19.59	11.03	85	19.65	11.51	80	21.41	10.22	87			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	9,006
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	9,006
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36		-100	2.65	3		2.04		-100	12.40	2	-0.52	3.24	41
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		150,252	110,417	157,203	202,753	168,054	36.08	112.32
Dividends		120,000	90,000	130,000	178,000	148,500	33.33	100.00
Interest		10	69	72	303	81	-85.51	-41.18
Management and service fees		30,242	20,348	27,131	24,450	19,473	48.62	181.35
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		150,252	110,417	157,203	202,753	168,054	36.08	112.32
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,295	1,412	1,587	1,396	-2,478	-8.29	97.71
Total operating income		151,547	111,829	158,790	204,149	165,576	35.52	112.19
Operating Expenses								
Personnel expenses		29,270	22,848	31,521	34,213	25,256	28.11	100.34
Interest expense		4,051	2,026	3,376	0	360	99.95	281.09
Other expenses		22,620	15,021	18,812	36,487	26,739	50.59	124.81
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		55,941	39,895	53,709	70,700	52,355	40.22	117.37
Income (loss) before taxes		95,606	71,934	105,081	133,449	113,221	32.91	109.27
Applicable income taxes (credit)		-6,027	-4,399	-6,104	-11,901	-9,310		
Extraordinary items								
Income before undistributed income of subsidiaries		101,633	76,333	111,185	145,350	122,531	33.14	97.89
Equity in undistributed income of subsidiaries		39,415	37,955	49,959	35,646	37,715	3.85	102.00
Bank subsidiaries		39,415	37,955	49,959	35,646	37,715	3.85	102.02
Nonbank subsidiaries		0	0	0	0	0		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		141,048	114,288	161,144	180,996	160,246	23.41	99.02
Memoranda								
Bank net income		159,415	127,955	179,959	213,646	186,215	24.59	100.50
Nonbank net income		0	0	0	0	0		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,974,838	89.62	2,028,714	90.71	2,028,940	91.72	1,949,591	1,694,903	-2.66	96.23
Common and preferred stock		1,967,045	89.27	1,982,897	88.66	1,986,642	89.81	1,899,312	1,647,577	-0.80	96.33
Excess cost over fair value		1,323	0.06	1,323	0.06	1,323	0.06	1,323	1,323	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		6,470	0.29	44,494	1.99	40,975	1.85	48,956	46,003	-85.46	104.94
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Common and preferred stock		0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		170,389	7.73	149,003	6.66	123,229	5.57	147,082	72,887	14.35	148.27
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		-100.00
Intangible assets		28,020	1.27	28,020	1.25	28,020	1.27	28,020	28,020	0.00	
Other assets		30,343	1.38	30,846	1.38	31,917	1.44	32,382	30,987	-1.63	-0.01
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,203,590	100.00	2,236,583	100.00	2,212,106	100.00	2,157,075	1,826,797	-1.48	98.99
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		98,694	4.48	98,542	4.41	98,580	4.46	0	0	0.15	393.47
Other liabilities		32,664	1.48	73,451	3.28	66,477	3.01	55,999	45,984	-55.53	59.40
Balance due to subsidiaries and related institutions		87,347	3.96	86,989	3.89	87,279	3.95	87,105	86,876	0.41	3.54
Total liabilities		218,705	9.92	258,982	11.58	252,336	11.41	143,104	132,860	-15.55	75.17
Equity Capital		1,984,885	90.08	1,977,601	88.42	1,959,770	88.59	2,013,971	1,693,937	0.37	102.02
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		943,626	42.82	976,811	43.67	941,086	42.54	1,049,305	866,691	-3.40	221.00
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		1,026,918	46.60	938,857	41.98	962,078	43.49	953,656	851,823	9.38	51.08
Accumulated other comprehensive income		14,341	0.65	61,933	2.77	56,606	2.56	11,010	-24,577	-76.84	62.56
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		2,203,590	100.00	2,236,583	100.00	2,212,106	100.00	2,157,075	1,826,797	-1.48	98.99
Memoranda											
Loans and advances from bank subsidiaries		344	0.02	32	0	311	0.01	183	0	975.00	
Loans and advances from nonbank subsidiaries		87,003	3.95	86,957	3.89	86,968	3.93	86,922	86,865	0.05	3.13
Notes payable to subsidiaries that issued TPS		84,526	3.84	84,480	3.78	84,491	3.82	84,445	84,399	0.05	5.66
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.57	12.52	27	7.65	6.29	62	8.12	7.29	58	9.54	9.68	49	10.53	10.40	51
Bank net income / Average equity investment in banks	10.82	12.35	43	8.78	6.43	69	9.22	7.45	68	11.88	10.51	68	12.28	11.19	65
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55				8.78
Bank net income / Parent net income	113.02	96.45	94	111.96	87.60	81	111.68	88.16	84	118.04	82.22	96	116.21	82.56	95
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74				72.48
Leverage															
Total liabilities / Equity capital	11.02	16.51	45	13.10	20.37	48	12.88	20.06	47	7.11	20.43	30	7.84	20.88	34
Total debt / Equity capital	4.97	11.37	35	4.98	14.74	32	5.03	14.41	33	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	9.23	13.41	42	9.25	17.04	41	9.34	16.67	40	4.19	16.36	23	4.98	17.10	28
Total debt + Loans guaranteed for affiliate / Equity capital	4.97	11.46	35	4.98	15.02	32	5.03	14.68	32	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	4.98	11.47	36	4.99	14.86	32	5.03	14.52	33	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	4.97	10.65	35	4.98	13.73	33	5.03	13.56	34	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.07	0.08	82	0.07	0.08	82	0.07	0.08	82	0.07	0.12	80	0.08	0.12	80
Long-term debt / Consolidated long-term debt	50.11	40.69	55	50.06	32.61	66	50.08	34.67	64	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	99.17	103.15	24	100.33	103.27	36	101.44	102.81	42	94.37	103.22	8	97.34	103.10	18
Total investment in subs / Equity capital	99.49	108.29	20	102.58	110.46	38	103.53	110.16	41	96.80	111.07	7	100.06	112.48	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.09	0.27	24	0.04	0.69	35	0.17	0.47	42	-0.63	0.36	8	-0.28	0.35	17
Equity investment in subs – equity cap / Net income-div (X)		0.85		0.53	2.31	27	0.87	1.82	35		1.22				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	125.18	152.56	44	83.94	128.63	22	94.41	136.59	24	149.44	177.68	45	152.07	162.34	48
Cash from ops + noncash items + op expense / Op expense + dividend	145.26	155.61	53	87.91	142.45	20	91.06	147.24	15	157.68	190.27	41	168.31	174.91	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	141.63	94.59	77	105.01	140.42	40	90.86	134.08	21	154.78	116.34	79	128.13	103.19	75
Pretax operating income + interest expense / Interest expense	2,460.06	1,645.53	75	3,650.54	1,826.91	82	3,212.59	2,016.32	84	1,968.54			31,550.28	2,898.75	93
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,719.34	1,896.20	66	1,704.60	1,413.95	75	1,724.63	1,539.23	77	3,075.45	1,632.83	83	2,640.87	1,369.37	84
Dividends + interest from subsidiaries / Interest expense + dividends	149.53	174.48	53	84.21	144.62	24	98.58	150.43	24	225.24	210.80	64	230.52	188.90	69
Fees + other income from subsidiaries / Salary + other expenses	58.28	12.03	87	53.73	14.76	82	53.90	13.95	83	34.58	16.52	75	37.45	16.08	77
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.20	3.29	78	5.30	3.69	70	4.33	3.85	58	5.19	2.64	73	2.56	2.61	53
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.45	1.76	69	0.51	2.95	69	0.49	2.66	68	0.60	5.62	62	0.66	5.50	62
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	74.98	69.90	63	137.46	84.44	86	115.63	81.10	84	54.46	57.84	55	52.31	57.26	53
Dividends declared / Net income	54.03	27.22	93	91.81	49.77	87	79.78	42.29	91	43.74	33.08	71	40	27.33	74
Net income – dividends / Average equity.....	4.40	9.25	11	0.63	3.19	20	1.64	4.14	21	5.37	6.46	35	6.32	7.33	39
Percent of Dividends Paid															
Dividends from bank subsidiaries	157.46	160.45	60	85.77	130.19	31	101.12	132.17	35	224.85	178.13	63	231.68	157.73	69
Dividends from nonbank subsidiaries	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	157.46	213.42	49	85.77	167.02	22	101.12	174.85	23	224.85	260.40	53	231.68	215.26	60
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	75.28	43.30	79	70.34	61.85	54	72.24	60.28	63	83.32	66.55	67	79.75	60.71	72
Interest income from bank subsidiaries.....	0.01	0.11	55	0.05	0.48	55	0.04	0.36	54	0.14	0.54	65	0.04	0.52	56
Management and service fees from bank subsidiaries	18.97	0.87	96	15.90	1.79	91	15.08	1.47	92	11.44	1.55	90	10.46	1.88	88
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	94.25	48.70	89	86.29	71.13	62	87.35	62.88	70	94.90	69.36	73	90.25	63.43	76
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	79.18	72.55	32	80.48	68	36	81.87	69.76	36	87.19	67.32	43	89.69	65.18	47
Interest income from bank subsidiaries.....	0.01	0.27	50	0.06	1.03	51	0.05	0.63	50	0.15	0.80	57	0.05	0.92	52
Management and service fees from bank subsidiaries	19.96	1.64	92	18.20	2.06	93	17.09	1.87	92	11.98	1.81	89	11.76	2.01	88
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.15	82.68	65	98.74	80.80	59	99	82.20	60	99.32	78.80	68	101.50	74.20	99
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	88.50	28.03	83	88.28	27.05	84	88.54	27.08	85	28.33			26.53		